

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Brett D. Cardonick,  
  
Debtor.

Case No. 23-11330-mdc  
  
Chapter 13  
  
Response to ECF No. 41

**Debtor's Response to Objection of BAF Associates L.L.C.  
to Confirmation of Plan of Debtor(s)**

**AND NOW**, Debtor Brett D. Cardonick, by and through his attorney, hereby responds to the objection to confirmation filed by Creditor BAF Associates L.L.C.:

1. BAF Associates objected to confirmation of the plan on November 1, 2023. ECF No. 41.
2. The Debtor amended the plan on November 8, 2023. ECF No. 43.
3. On November 20, 2023, Counsel for BAF Associates authorized the Debtor's Counsel to represent to the Court that BAF Associates supports confirmation of the plan. Exhibit A.
4. For those reasons, the Court must overrule the objection of BAF Associates and confirm the plan.

**NOW, THEREFORE**, the Debtor asks this Court to overrule the objection and confirm the plan in the form of order attached.

Date: December 10, 2023

CIBIK LAW, P.C.  
*Counsel for Debtor*

By: /s/ Michael A. Cibik  
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**Certificate of Service**

I certify that on this date I caused a true and correct copy of the Debtor's Response to Debtor's Response to Objection of Chapter 13 Trustee to Confirmation of Plan of Debtor(s) to be served on BAF Associates L.L.C. through the CM/ECF system along with all attachments.

Date: December 10, 2023

/s/ Michael A. Cibik  
Michael A. Cibik